



(Official Form Case 05-55557 Doc 1 Filed 10/14/05 Entered 10/14/05 15:04:13 Desc Main Document Page 2 of 6)		FORM B1, Page 2	
<b>Voluntary Petition</b> (This page must be completed and filed in every case)			
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>- None -</b>		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<b>X</b> <u>/s/ Timothy A. Clark</u> Signature of Debtor <b>Timothy A. Clark</b>		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.	
<b>X</b> _____ Signature of Joint Debtor		<b>X</b> <u>/s/ John C. Renzi -</u> <u>October 14, 2005</u> Signature of Attorney for Debtor(s) Date <b>John C. Renzi - #03124627</b>	
_____ Telephone Number (If not represented by attorney)		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
_____ <b>October 14, 2005</b> Date			
<b>Signature of Attorney</b> <b>X</b> <u>/s/ John C. Renzi -</u> Signature of Attorney for Debtor(s) <b>John C. Renzi - #03124627</b> Printed Name of Attorney for Debtor(s) <b>JUNE, PRODEHL &amp; RENZI - #03124627</b> Firm Name <b>1861 Black Road</b> <b>Joliet, IL 60435</b> Address <b>(815) 725-8000 Fax: (815)725-6126</b> Telephone Number <b>October 14, 2005</b> Date		<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		<b>X</b> _____ Signature of Bankruptcy Petition Preparer _____ Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	
<b>X</b> _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date			

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Timothy A. Clark**

Debtor(s)

Case No.  
Chapter

**13**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **19**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **October 14, 2005**

**/s/ Timothy A. Clark**

**Timothy A. Clark**

Signature of Debtor

ABN AMRO Mortgage  
2600 W. Big Beaver Rd.  
Troy, MI 48084

ADT Security  
P.O. Box 551200  
Jacksonville, FL 32255

Allied Anesthesia Associates, SC  
185 Penny Ave.  
Dundee, IL 60118

American Express  
P.O. Box 297804  
Fort Lauderdale, FL 33329

American General Finance  
Legal Dept. Attn: Laura Hrisko  
20 N. Clark St. Suite 2600  
Chicago, IL 60602-5002

Anne Clark  
c/o Michelle Hansen  
77 120th Infantry Dr.  
Joliet, IL 60435

Chase Manhattan Bank  
P.O. Box 15093  
Wilmington, DE 19850

Chrysler Financial  
P.O. Box 2993  
Milwaukee, WI 53201

Citibank USA  
Customer Service Center  
P.O. Box 6000  
The Lakes, NV 89163

Discover Card  
P.O. Box 15255  
Wilmington, DE 19886

GE Money Bank  
P.O. Box 981438  
El Paso, TX 79998

Lane Bryant  
P.O. Box 182121  
Columbus, OH 43218

Marshall Field's  
P.O. Box 8098  
Lorain, OH 44055

Michelle Hansen  
77 129th Infantry Dr.  
Joliet, IL 60435

Nordstrom  
Colorado Service Center  
P.O. Box 6555  
Englewood, CO 80155

Prairie Bank & Trust  
7661 S. Harlem  
Bridgeview, IL 60455

Sallie Mae Servicing  
4600 Wilkes- Barre  
Wilkes Barre, PA 18773-4600

Sears Credit Card  
P.O. Box 6922  
The Lakes, NV 88901

Wells Fargo Card Services  
P.O. Box 522  
Des Moines, IA 50302

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

/s/ Timothy A. Clark

Debtor's Signature

October 14, 2005

Date

Case Number